



GULF COUNTY, FLORIDA BOARD OF COUNTY COMMISSIONERS



To: Gulf County Property Owners and Citizens

Date : July/August/September, 2014

Re: Flood Prevention and Repetitive Loss Properties

If you are reading this notice through the web, you probably live or own property in Gulf County. If you are receiving this notice by mail, the area of your property ownership has been identified by the Federal Emergency Management Agency (FEMA) as having a repetitive loss (RL) property, which is property that has experienced two or more flood insurance claims since 1985. As a participant in the National Flood Insurance Program (NFIP) Community Rating System (CRS), Gulf County is required to provide you with this property protection and insurance information annually. Failure by Gulf County to comply with this property protection notification and other recertification documentation would result in a 5% to 10% increase in flood insurance premiums. You can get additional flood protection information from the Gulf County Building or Planning Departments, at www.FloodSmart.gov, <http://www.fema.gov/hazard/flood/index.shtm> and www.floridadisaster.org.

Homeowner Flood Insurance Affordability Act of 2014

It is important for all homeowners to be aware of the status of the Biggert-Waters Flood Insurance Reform Act of 2012. This act was an effort by Congress to make the NFIP solvent and the original law was so financially onerous that would have devastated the housing market and local governments that were trying to recover from the recession. Most experts predicted the law would trigger another round of foreclosures as existing homeowners could not afford flood insurance and new home owners would also be priced out of the housing market. The alarm raised by home owners, the housing industry and local governments was enough for Congress to readdress the act by passing the Homeowner Flood Insurance Affordability Act of 2014. An overview published by FEMA is attached to this notice in an effort to provide you with the most current information concerning flood insurance. (See FEMA Attachments 1A & 1B)

With the ongoing coastal and inland erosion problems, past hurricane activity, major rain events such as April, 2014 and river flooding, it is obvious that flood protection is necessary to protect lives, personal property, structures and reduce economic losses. Coastal residence that are not eligible for Federal Flood Insurance are required to follow NFIP guidelines to help protect their property from flood damage and hopefully provide mitigation efforts that may help reduce the cost of private flood insurance. All structures located in an A, AE or VE flood zone is required to be elevated above the designated base flood elevation determined by FEMA for that area. As a condition CRS, Gulf County also requires an additional one foot as a freeboard. Gulf County will begin requiring a Floodproofing Certificate and a V Zone Design Certificate as applicable. Both must be completed by a registered Professional Engineer or Architect. These forms are in addition to and **will not** replace the customary Elevation Certificate (EC).

If your property has been affected by a flood event and you have made any improvements to your property that has lessened the potential for future impacts from flooding, please contact our staff so we can update our RL records. Any mitigation efforts that you might have taken may help improve the county's CRS rating and hopefully lower policy premiums. This is especially true for previous RL structures that have been elevated above base flood elevations. Please note that an **Elevation Certificate for finished construction** is necessary to verify the structure meets elevation requirements. As stated, elevating a structure to base flood elevation or higher is one of the best protective steps you can take. Gulf County enforces a one foot freeboard for all structures located in a flood zone except for Zone A which is three (3) feet above highest adjacent grade. Flood Zones A and AE are measured at the finished floor and VE zones are measured at lowest horizontal supporting member.

When a structure is located within the Coastal Construction Control Line (CCCL), the Florida Department of Environmental Protection (FDEP) can add additional height to the BFE to compensate for wave action. Your CCCL Permit will stipulate the elevation of the structure. These elevations are the minimum allowed and homeowners are encouraged to elevate their structures higher if possible. Structure setbacks from water resources are also an excellent mitigation effort. The following are some resource aids and preventive measures available to you to use in protecting yourself, family and physical investment:

Prepare for flooding and other disasters by doing the following:

- Make a list of emergency numbers and identify a safe place to go to.
- Make a household inventory and document with pictures.
- Put insurance policies, valuable papers, etc. in a safe place. Keep them together in case you have to evacuate your home.
- It is very important and smart for each person to self-sufficient for three to five days after a disaster and not depend on outside assistance. If possible or allowed, a minimum 30 day supply prescription medicine should be planned for if you have advance warning.
- Develop a disaster response plan.

Consider some permanent flood protections measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power could save lives.
- Check your roof, doors and windows for ways that water can enter into your home.

More information can be found in [*Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*](#) **

Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Gulf County Building Department before taking any action.

Information for financial assistance after a flood:

- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it may help pay the costs of elevating a substantially damaged building. **(See FEMA attachment 3)**

Additional information: <http://www.floridadisaster.org/Mitigation/EMAP/index.htm> **

NFIP Flood Insurance policies:

Homeowner's insurance policies do not cover damage from floods. However, because Gulf County participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone **except for most of Indian Pass and all of Cape San Blas as they have been identified as a coastal barrier island. The Coastal Barrier Resource Act (CBRA) prohibits Federal funds being spent in these areas. The County staff is available to assist you in confirming the CBRA status of any parcel or lot.**

If you have a FEMA flood insurance policy, your insurance premiums will be less because Gulf County participates in the non-mandatory Community Rating System (CRS).

- **Many mortgages require flood insurance as condition of the loan even if the parcel is not in a flood zone.**
- **If you are considering flood insurance, there is a 30 day waiting period before your National Flood Insurance Program coverage takes effect.**
- Be sure to check with your insurance agent about the current status of your NFIP and homeowners insurance and evaluate if you have sufficient insurance to protect your investments.

Protection TIP: *Wanting to build a house and you are not required to purchase flood insurance because your property is in an X Flood Zone. We encourage you to consider raising your finish floor to at least 12" above natural grade or twice the 6" code minimum. Flood damage caused by a flash or sheet flooding weather abnormality can range from costly to catastrophic depending on the severity of flooding. Should you decide to purchase flood insurance, higher floor elevation will help reduce flood risks.*

Protection TIP: *Coastal dunes are a major natural flood protection resource and we need to be proactive in their protection by not damaging the dune structure or any vegetative cover (sea oats, etc.) that may exist. Dunes serve as a barrier from coastal wave action or from a storm surge and as a habitat for many protected and non-protected animal species, especially the endangered beach mouse. Be sure to use dedicated boardwalks or existing pathways to limited negative impacts to the dunes. When on the beach, watch out for any sea turtle nest. It is a felony to destroy or disturb any protected species, nest or habitat.*

**FEMA Risk MAP coming to Gulf County
(See FEMA attachments 2A & 2B)**

Risk MAP (Risk Mapping, Assessment, and Planning) is in the preliminary development stage and is schedule to become effective in 2016. This FEMA program was created to improve awareness and assessment of the potential flood hazards to reduce risk to life and property through three non-regulatory products: Flood Risk Report (FRR), Flood Risk Map (FRM), and Flood Risk Database (FRD) with a four unit database containing Changes Since Last Flood Insurance Rate Map (FIRM), Flood Depth and Analysis Grids, Flood Risk Assessment Data, Areas of Mitigation Interest.

**** Many of the URL links in this document and other information can be accessed from the Flood Protection & Planning Department link at the bottom of the Gulf County web page or at <http://www.gulfcounty-fl.gov/>**

Flood Watches and Warnings:

Flood Watch

Flooding is possible due to weather conditions. Prepare to take appropriate action to protect property and protect lives including evacuating if ordered.

Flash Flood Watch

Rapid flooding is possible due to weather conditions. A flash flood can occur with little or no warning, so immediate action may be required to protect lives and property.

Flood Warning

A flood event is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning

A flash flood is occurring or will occur soon and immediate action is required to protect lives by seeking higher ground.

Flooding information can be received through several sources:

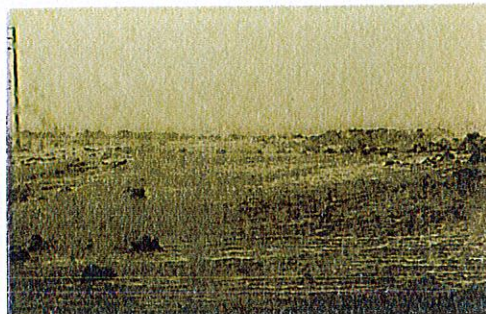
NOAA Weather Radio is the best resource for all weather related events and some models can be coded for Gulf County alerts. **We encourage every household to have a Weather Radio with battery backup.**

Local television stations are a source for flood notices. Local channels are WJHG Ch 7, WPGX Ch 28 and WMBB Ch 13. Local cable channels are another source for notices. Local radio stations are another source for flood information. The internet is an excellent resource by adding www.srh.noaa.gov/tlh/ and <http://water.weather.gov/ahps2/index.php?wfo=tae> to your favorite's folder. These sites will provide advance and current flood conditions.



Flood waters from the Chipola and Apalachicola Rivers. Turn around, don't drown.

- Road beds may be washed out under flood waters.
- Six inches of moving water can make you fall.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pickups.



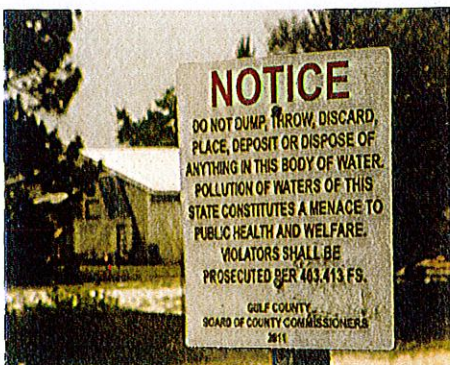
SR 30E at the Stump Hole. Coastal flooding from wave and surge action can be deadly.

You can also call our Emergency Management Office at (850) 229-9110. [Gulf County Emergency Management](http://www.gulfcounty-fl.gov/) also has a new **Emergency Notification System**. To participate, you have to register with the Emergency Management Office to receive Alerts by Phone, Texting, E-mail, and Cell Phone. There is also a link on the County Web Page (<http://www.gulfcounty-fl.gov/>) for Emergency Notification Sign Up.

DID YOU KNOW DUMPING IS ILLEGAL?

Streams and ditches that are not allowed to flow freely will cause water levels to rise. Rise in water levels can cause property erosion, flood damage to roads, structures and personal property. Flood damage equates to economic loss for both the public and private sectors.

Not only is dumping litter unsightly, dumping into a stream, ditch or any water body can create water pollution and health hazards, destroy environmental habitats, in addition to flooding issues.



Legal action can range from a misdemeanor charge with a fine to a felony charge with a fine and jail time.





Federal Insurance and Mitigation Administration

National Flood Insurance Program and the Consolidated Appropriations Act of 2014

Answers to Frequently Asked Questions

How does the FY 2014 Budget Bill impact Biggert-Waters?

The Consolidated Appropriations Act of 2014 (Omnibus), prohibits FEMA through the National Flood Insurance Program (NFIP) from implementing Section 207 of the Biggert-Waters Flood Insurance Reform Act of 2012.

Section 207 directed FEMA to ensure that certain properties' flood insurance rates reflects their full risk after a mapping change or update occurs. Section 207 has not yet been implemented and is not related to changes to flood insurance rates that have already taken place.

NOTE: The Omnibus does not roll back any rate increases that have already occurred as a result of Biggert-Waters. Also, other provisions in Biggert-Waters will continue to be implemented, as directed by Congress, including the phase out of subsidies on certain Pre-Flood Insurance Rate Maps (Pre-FIRM) properties. You can find an overview of the phase out of subsidies [here](#).

FEMA continues to map flood risk for the nation, as directed by Congress.

What other Sections of Biggert-Waters are impacted by the FY 2014 Budget Bill?

The Omnibus does not affect any other provision of Biggert-Waters. This means FEMA is still prohibited from offering subsidized rates to Pre-FIRM properties purchased after Biggert-Waters was enacted, properties not insured when Biggert-Waters was enacted, and properties that experienced a lapse in coverage. Additionally, FEMA will continue to phase-out subsidized

rates for Pre-FIRM non-primary residences, businesses, and properties with severe or repeated flooding. You can find an overview of the phase out of subsidies [here](#).

If a new flood map shows my flood risk has increased, does this mean I won't see an increase in my premium anymore?

The Omnibus only delays FEMA's ability to expend funds appropriated under the Act to implementation of Section 207 through the remainder of the Fiscal Year (Until September 30, 2014). It does not amend or change the requirements in Section 207. Once funding is made available, FEMA will be required to phase in full risk rates, as required under Section 207, for properties located within a community with a revised or updated FIRM dated after July 6, 2012. Additionally, premium rates may be increased under other provisions of the National Flood Insurance Act such as those provisions related to the Reserve Fund or standard rate increases associated with inflation or changes in flood risk.

How long will it take FEMA to implement Section 207 if funding is restored?

FEMA estimates that it will take an additional twelve to eighteen months to issue guidance to Write Your Own companies and implement Section 207 once funding is restored



FEMA

Homeowner Flood Insurance Affordability Act

1B

Overview

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law.

This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012, and makes additional program changes to other aspects of the program not covered by that Act. Many provisions of the Biggert-Waters Flood Insurance Reform Act remain and are still being implemented.

While FEMA actively works to implement the new law, we encourage policyholders to maintain and keep current flood insurance policies. FEMA does NOT recommend cancelling a flood insurance policy. Cancelling flood insurance policies now will leave policyholders unprotected during spring flooding and may cause policyholders to lose important discounts on their rate if they reinstate in the future.

- The new law lowers the recent rate increases on some policies, prevents some future rate increases, and implements a surcharge on all policyholders. The Act also repeals certain rate increases that have already gone into effect and provides for refunds to those policyholders. The Act also authorizes additional resources for the National Academy of Sciences (NAS) to complete the affordability study.
- FEMA looks forward to working with Congress, the private Write Your Own insurance companies, and other stakeholders to implement these Congressionally mandated reforms and to working toward our shared goals of helping families maintain affordable flood insurance, ensuring the financial stability of the NFIP, and reducing the risks and consequences of flooding nationwide. FEMA will also continue to identify and publish special flood hazards and flood risk zones as authorized and required by Congress.
- FEMA has actively begun analyzing and prioritizing implementation of the new law. We will be working with the private Write Your Own insurance companies in the next few weeks to seek their input and expertise prior to issuing business practice bulletins.
- It is not possible for changes to happen immediately. While the new law does require some changes to be made retroactively, applying to certain policies written after July 6, 2012, other changes require establishment of new programs, processes and procedures.
- FEMA's initial priority is assessing potential changes to the NFIP's business processes to stop policy increases for certain subsidized policyholders as outlined in the Act.
- FEMA also plans to issue guidance in the months ahead for the Write Your Own insurance companies to begin issuing refunds as outlined in the law for some policyholders who were previously impacted by subsidy phase outs.
- More information on the new law and its impacts on the NFIP will be forthcoming.

REFUNDS

- For certain flood insurance policies affected by the Pre-Flood Insurance Rate Map (Pre-FIRM) subsidy elimination required by BW-12, the new law mandates refunds of the excess premiums that those policyholders were charged pursuant to the requirements of BW-12. Refunds will not affect all subsidized policyholders who received rate increases as directed by Congress in BW-12, only policyholders for whom the rate increases under BW-12 were revoked by the new law. Refunds will affect only a small percentage of the overall NFIP policy base.
 - Prior to restoring and refunding premiums, FEMA is required by the Homeowner Flood Insurance Affordability Act to consult with its partner insurers (Write-Your-Own insurance companies or WYOs) to develop guidance and rate tables.
 - In accordance with the new law, FEMA will work to develop and finalize its guidance and rate tables within eight months.
 - The law provides WYO insurance companies between six and eight months to implement the changes and update systems to implement the guidance.
- FEMA is working closely with the WYO insurance companies to develop a timetable for processing refunds expediently.
- REFUNDS APPLY TO:
 - Policyholders in high-risk areas who were required to pay their full-risk rate after purchasing a new flood insurance policy on or after July 6, 2012.
- REFUNDS MAY APPLY TO:
 - Policyholders who renewed their policy after the Homeowner Flood Insurance Affordability Act was enacted on March 21, 2014 and whose premium increased more than 18 percent .
- REFUNDS DO NOT APPLY TO:
 - Policyholders paying the 25 percent annual rate increases, as required by Congress in BW-12, for a Pre-FIRM subsidized non-primary residence, business, Severe Repetitive Loss property, or building that was substantially damaged or improved.
 - Policyholders whose full-risk premium is less than the Pre-FIRM subsidized premium, or who were not overcharged according to any retroactive revisions to the Pre-FIRM subsidized rates required by the new law.
- Policyholders who saw usual, annual rate increases in 2013 or 2014, or policyholders who paid the 5 percent fee, as required by BW-12, for the NFIP Reserve Fund, will only see a refund if their premium renewal was after March 21, 2014 and their total premium, including the reserve fund, exceeded 18 percent.

PREMIUM RATES FOR SUBSIDIZED POLICIES

- The new law requires gradual rate increases to properties now receiving artificially low (or subsidized) rates instead of immediate increases to full-risk rates required in certain cases under BW-12.
- FEMA is required to increase premiums for most subsidized properties by no less than 5 percent annually until the class premium reaches its full-risk rate. It is important to note that close to 80 percent of NFIP policyholders paid a full-risk rate prior to either BW-12 or HFIAA, and are minimally impacted by either law.
- With limited exceptions flood insurance premiums cannot increase more than 18 percent annually.
 - There are some exceptions to these general rules and limitations. The most important of these exceptions is that policies for the following properties will continue to see up to a 25 percent

annual increases as required by BW-12 until they reach their full-risk rate: Older business properties insured with subsidized rates;

- Older non-primary residences insured with subsidized rates;
 - Severe Repetitive Loss Properties insured with subsidized rates;
 - and buildings that have been substantially damaged or improved built before the local adoption of a Flood Insurance Rate Map (known as Pre-FIRM properties).
- In order to enable new purchasers of property to retain Pre-FIRM rates while FEMA is developing its guidelines, a new purchaser will be allowed to assume the prior owner's flood insurance policy and retain the same rates until the guidance is finalized. Also, lapsed policies receiving Pre-FIRM subsidized rates may be reinstated with Pre-FIRM subsidized rates pending FEMA's implementation of the rate increases required by the Homeowner Flood Insurance Affordability Act.

NEW SURCHARGE ON ALL POLICIES

- A new surcharge will be added to all policies to offset the subsidized policies and achieve the financial sustainability goals of BW-12. A policy for a primary residence will include a \$25 surcharge. All other policies will include a \$250 surcharge. The fee will be included on all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated.

GRANDFATHERING

- The new law repeals a provision of BW-12 that required FEMA, upon the effective date of a new or updated Flood Insurance Rate Map, to phase in premium increases over five years by 20 percent a year to reflect the current risk of flood to a property, effectively eliminating FEMA's ability to grandfather properties into lower risk classes.
- Also for newly mapped in properties, the new law sets first year premiums at the same rate offered to properties located outside the Special Flood Hazard Area (preferred risk policy rates).
- With limited exceptions, flood insurance premiums cannot increase more than 18 percent annually.

FLOOD INSURANCE ADVOCATE

- The new law requires FEMA to designate a Flood Insurance Advocate to advocate for the fair treatment of NFIP policy holders.
- The Advocate will:
 - Educate property owners and policyholders on individual flood risks; flood mitigation; measures to reduce flood insurance rates through effective mitigation; the flood insurance rate map review and amendment process; and any changes in the flood insurance program as a result of any newly enacted laws;
 - Assist policy holders and property owners to understand the procedural requirements related to appealing preliminary flood insurance rate maps and implementing measures to mitigate evolving flood risks;
 - Assist in the development of regional capacity to respond to individual constituent concerns about flood insurance rate map amendments and revisions;
 - Coordinate outreach and education with local officials and community leaders in areas impacted by proposed flood insurance rate map amendments and revisions; and

- Aid potential policy holders in obtaining and verifying accurate and reliable flood insurance rate information when purchasing or renewing a flood insurance policy.

OTHER PROVISIONS

- The new law permits FEMA to account for property specific flood mitigation that is not part of the insured structure in determining a full-risk rate.
- The law requires that residential basement floodproofing be considered when developing full-risk rates after a map changes increasing the Base Flood Elevation in an area where residential basement floodproofing is permitted.
- The law mandates that FEMA develop an installment plan for non-escrowed flood insurance premiums, which will require changes to regulations and the Standard Flood Insurance Policy contract.
- The law increases maximum deductibles.
- The law encourages FEMA to minimize the number of policies where premiums exceed 1-percent of the coverage amount, and requires FEMA to report such premiums to Congress.

DRAFT AFFORDABILITY FRAMEWORK

- The new law requires FEMA to prepare a draft affordability framework, which is due to Congress 18 months after completion of the affordability study required by BW-12. The Affordability Study required by BW-12 is underway and is being conducted by the National Academies of Sciences, as specified in the BW-12 law.
- In developing the affordability framework, FEMA must consider:
 - accurate communication to customers of the flood risk,
 - targeted assistance based on financial ability to pay,
 - individual and community actions to mitigate flood risk or lower cost of flood insurance,
 - the impact of increases in premium rates on participation in NFIP,
 - and the impact of mapping update on affordability of flood insurance.
- The affordability framework will include proposals and proposed regulations for ensuring flood insurance affordability among low-income populations.

MAPPING

- The Homeowner Flood Insurance Affordability Act requires the Technical Mapping Advisory Council (TMAC) to review the new national flood mapping program authorized under the 2012 and 2014 flood insurance reform laws. The law requires the Administrator to certify in writing to Congress that FEMA is utilizing “technically credible” data and mapping approaches. The law also requires FEMA to submit the TMAC review report to Congress.
- FEMA will be looking to the TMAC for recommendations on how best to meet the legislatively mandated mapping requirements for the new mapping program including the identification of residual risk areas, coastal flooding information, land subsidence, erosion, expected changes in flood hazards with time, and others.

- As the new national flood mapping program is being established, FEMA expects there will be opportunities to make incremental improvements to current procedures as it provides flood hazard data and information under the National Flood Insurance Program (NFIP). FEMA will make those improvements where necessary to ensure all ongoing changes to flood hazards continue to be effectively communicated, mitigated, and properly insured against.
- The law lifts the \$250,000 limit on the amount that FEMA can spend to reimburse homeowners for successful map appeals based on a scientific or technical error. Federal rulemaking is required in order to implement this provision.
- FEMA is authorized to account for reconstruction or improvements of flood protection, not just new construction. It authorizes FEMA to consider the existing present value of a levee when assessing adequate progress for the reconstruction of an existing flood protection system. The law extends certain provisions related to NFIP requirements in areas restoring discredited flood protection systems to coastal levees and clarifies that the levee needs to be considered without regard to the level of federal funding for the original construction or the restoration.
- The law exempts mapping fees for flood map changes due to habitat restoration projects, dam removal, culvert re-design or installation, or the installation of fish passages.
- The law requires FEMA to consider the effects of non-structural flood control features, such as dunes, and beach and wetland restoration when it maps the special flood hazard area.
- The law requires FEMA to enhance coordination with communities before and during mapping activities and requires FEMA to report certain information to members of Congress for each State and congressional district affected by preliminary maps.

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FEMA



What is Risk MAP?

Risk Mapping, Assessment, and Planning (Risk MAP) is the Federal Emergency Management Agency (FEMA) Program that provides communities with flood information and tools they can use to enhance their mitigation plans and take action to better protect their citizens. Through more precise flood mapping products, risk assessment tools, and planning and outreach support, Risk MAP strengthens local ability to make informed decisions about reducing risk.

The Risk MAP Vision

Through collaboration with State, Tribal, and local entities, Risk MAP delivers quality data that increases public awareness and leads to action that reduces risk to life and property. Risk MAP focuses on products and services beyond the traditional Flood Insurance Rate Map (FIRM) and works with officials to help put flood risk data and assessment tools to use, effectively communicating risk to citizens and enabling communities to enhance their mitigation plans and actions.



Risk MAP Solution

Building on the Risk MAP Multi-Year Plan, FEMA has developed a Risk MAP Solution to achieve the Program's vision. The Solution identifies new strategies and products designed to achieve the goals and objectives laid out in the vision. These strategies and products address project prioritization, elevation data acquisition, a watershed study approach, engineering and mapping, risk assessment, mitigation planning support, and risk communications. The following sections provide the overall objective of each of these strategies.

The Risk MAP Team

FEMA's ten Regional Offices implement Risk MAP at the local level through close collaboration with community officials.

FEMA Headquarters provides direction, policy, and guidance to enable consistent implementation nationwide.

State, regional, Tribal, and local communities can use enhanced hazard data to make more informed decisions regarding risk.

FEMA's Risk MAP Multi-Year Plan and FY12 Report to Congress

On March 16, 2009, Congress approved the Risk MAP Multi-Year Plan for fiscal years 2010 to 2014. The document outlines the goals, objectives, and strategies for Risk MAP and summarizes FEMA's strategic planning approach and stakeholder roles and responsibilities. For more information please visit <http://www.fema.gov/national-flood-insurance-program-0/multi-year-flood-hazard-identification-plan>.

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) Fiscal Year 2012 Report to Congress, dated February 23, 2012, provides an update on FEMA's strategic approach, program budget and measures, and implementation for Risk MAP. For more information about the report please visit <http://www.fema.gov/library/viewRecord.do?id=5924>

RiskMAP

Increasing Resilience Together

Vision

Risk MAP will deliver quality data that increases public awareness and leads to action that reduces risk to life and property

Multi-Year Plan

Risk MAP Program Measures

Goal 1: Data Gaps	Goal 2: Awareness & Understanding	Goal 3: Mitigation Planning	Goal 4: Digital Platform	Goal 5: Synergize Programs
Address gaps in flood hazard data	Measurably increase public's awareness & understanding	Lead effective engagement in Mitigation Planning	Provide an enhanced digital platform	Align Risk Analysis programs and develop synergies

Project Prioritization

Guides FEMA's investments in engineering, mapping, assessment, and planning support in order to achieve Risk MAP objectives

- Applies a quantitative approach to determine which communities FEMA will study

Elevation Data Acquisition

Improves engineering data and supports risk assessment data development

- Elevation data is essential to the accuracy and reliability of flood hazard data
- Updated digital elevation data enables better risk assessments
- Detailed, digital elevation data supports innovative risk communication products

Watershed Study Approach

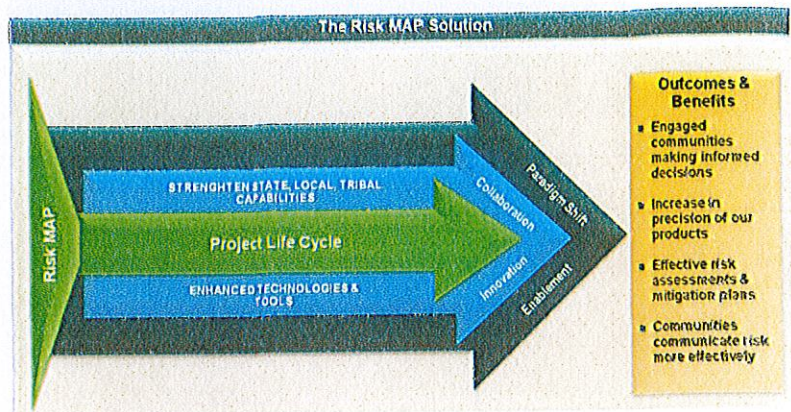
Improves engineering credibility and opens the door to understanding risks in a more holistic, comprehensive way

- Encourages work across community boundaries and a more comprehensive understanding of flooding
- Allows for a better understanding of flood hazards as a result of more comprehensive assessments of stream and tributary relationships
- Provides a framework to evaluate flood risk, engineering need, elevation data acquisition availability and gaps, and availability of community contribution by watershed

Engineering and Mapping

Identifies flood hazards, provides local floodplain management data, supports the National Flood Insurance Program (NFIP), and provides data for risk assessments and mitigation plans for flood hazards

- Includes the scientific collection, processing, and analysis of flood hazard data to provide communities with accurate flood maps and risk assessment products
- Engineering and mapping data provide the foundation for more effective risk communications through assessments and also enable effective mitigation at the local level
- Includes significant investments in the flood mapping of areas impacted by levees and coastal flood hazard



Risk Assessment

Allows communities to make informed mitigation decisions by providing products and technologies that communicate and visualize risks

- Equips communities with the information and tools they need to develop effective mitigation plans
- Provides communities with flood risk information through a Flood Risk Report, Flood Risk Map, and Flood RiskDatabase

Mitigation Planning Support

Provides technical assistance, incentivizes risk reduction activities at the local level, and develops the programmatic infrastructure to monitor community efforts

- Enables communities to assess risks and identify actions to reduce vulnerability to those risks
- Enhances collaboration with and among local stakeholders
- Provides tools to improve communities' understanding of risk and facilitate mitigation planning and local risk reduction efforts
- Incentivizes local effective mitigation planning and risk reduction activities

Risk Communications

Motivates citizens to make informed decisions regarding their risks and encourages communities to take the lead in protecting their constituents

- Enhances local capabilities to communicate effectively with constituents about risk
- Allows for an exchange of information about risk between FEMA and other stakeholders
- Provides customizable communications plans, key messages, and materials to communities
- Facilitates national and local collaboration through key partnerships

RiskMAP
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FEMA



Risk MAP Flood Risk Products

Risk MAP provides community members and state and community officials with three non-regulatory flood risk products to help enhance understanding of flood risk and its potential impact on communities and individuals. These products will also enable communities to take proper mitigation actions to reduce this risk.

- Flood Risk Report (FRR)
- Flood Risk Map (FRM)
- Flood Risk Database (FRD)

These products will summarize information captured through the Flood Risk Datasets during a Flood Risk Project. These datasets include:

- Changes Since Last Flood Insurance Rate Map (FIRM)
- Flood Depth and Analysis Grids
- Flood Risk Assessment Data
- Areas of Mitigation Interest

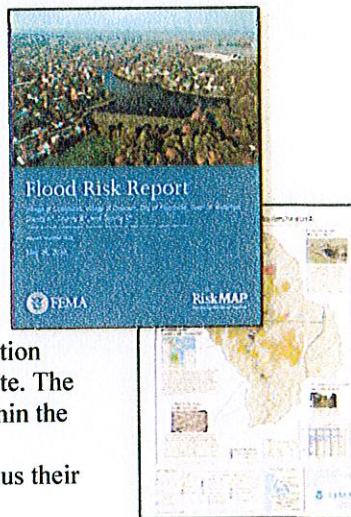
To view flood risk products for your community, visit the [Map Service Center \(MSC\) Product Catalog](#).

Flood Risk Report, Flood Risk Map and Flood Risk Database

The **Flood Risk Report** provides stakeholders with a comprehensive understanding of flood hazard and risk exposure within their community, watershed or other geographic area. This report provides a narrative of the flood risk assessment methodology and results, as well as risk assessment information that can be incorporated into mitigation plans.

The report will also include a **Flood Risk Map** that depicts select flood risk data for jurisdictions within the project area, emphasizing that risk reduction activities may have an impact beyond the project site. The map also highlights areas of mitigation interest within the project area that may be of greatest significance or importance to the communities as they begin to focus their efforts and resources on reducing their risk.

The **Flood Risk Database** stores all of the flood risk datasets for a flood risk project, including the information shown in the FRM and FRR.



Planning for Risk

Risk is the possibility of suffering harm or loss; danger; a factor, thing, element or course involving uncertain danger; a hazard.

Hazard mitigation planning is the process state, tribal, and local governments use to identify risks and vulnerabilities associated with natural disasters and to develop long-term strategies for protecting people and property from future hazard events.

What is Hazus?

Hazus-MH is a powerful risk assessment methodology for analyzing potential losses from floods, hurricane winds and earthquakes.

Risk Assessments Allow Communities to Analyze:

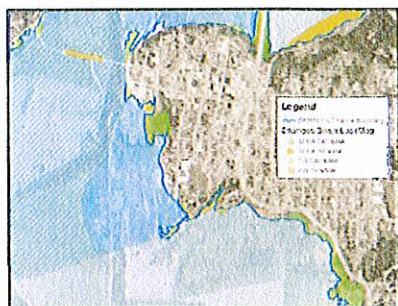
- **Physical damages** to residential/commercial buildings, schools, critical facilities and infrastructure
- **Economic losses**, including lost jobs, business interruptions, repair and reconstruction costs
- **Social impacts**, including estimates of shelter requirements, displaced households and population impacted

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The FRD will be the primary source to access information collected and developed during the flood risk assessment process. The FRD provides a wealth of GIS data that may be used to communicate and visualize flood risk in an ad-hoc basis for a variety of users.

Changes Since Last FIRM

The **Changes Since Last FIRM** dataset helps communities understand changes to their flood maps and prepare for the upcoming flood map adoption process. This product is a

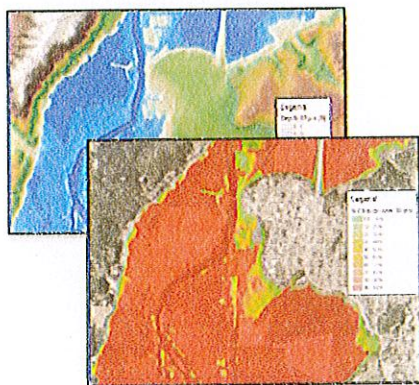


spatial dataset that identifies areas of floodplain and flood zone changes that have occurred since the previous flood map study. The dataset captures areas where the floodplain and

floodway have increased or decreased, as well as areas where the flood zone designation has changed (e.g., A to AE). In areas where the mapped flood hazard has changed, the engineering factors that may have contributed to that change may also be identified within the dataset. The built environment affected by the change is quantified and summarized to help locate previously unidentified areas at risk.

Flood Depth and Analysis Grids

Flood Depth and Analysis Grids help communities better understand their flood hazard and risk in the mapped floodplain. Depth Grids are produced for the 10%, 4%, 2%, 1%, and 0.2% annual chance events for riverine flooding; the 1% annual chance event for coastal flooding and can be produced for areas affected by levee and dam flooding. Other analysis grids are created that depict the percent annual chance of flooding and the percent chance of flooding over a 30-year time period in the floodplain.



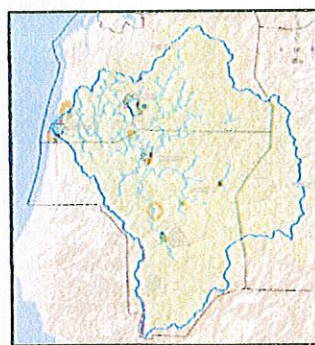
Flood Risk Assessment

Flood Risk Assessments help guide community mitigation efforts by highlighting areas where risk reduction actions may produce the highest return on investment. Building on the foundation of the 2010 nationwide Hazus Level 1 Average Annualized Flood Loss (AAL) Study, refined

Hazus loss estimation analyses will be done for new or updated flooding sources with default

Hazus building stock

information. Where local built environment data is available, risk assessments can be performed at the building or structure level. Communities are encouraged to pursue enhanced analysis where possible by providing FEMA with additional GIS data such as parcel data, building footprints or elevation certificates. Communities may also provide additional funding to support analysis enhancement. The results of these flood risk assessments can be used to help communities prioritize mitigation opportunities and can be incorporated into hazard mitigation plans.



Areas of Mitigation Interest

The **Areas of Mitigation Interest** dataset helps communities better understand the impact of multiple physical factors on the floodplain elevation and extent. This spatial

dataset, identifies conditions within a flood risk project area (watershed or otherwise) that may contribute to the severity of the flood hazard and associated losses. These conditions include areas with a history of flood claims, hydraulic or other structures that contribute to backwater (e.g., undersized culverts, bridges and dams), and areas experiencing land use change or development. By identifying these conditions within the watershed this product will also assist communities in determining potential mitigation opportunities.

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FEMA



Risk MAP Progress Website

The Risk Mapping, Assessment, and Planning (Risk MAP) Progress Website is an interactive geoportal that was developed to provide transparency and communicate FEMA's investments towards achieving its vision and goals for Risk MAP. The FEMA Risk MAP Progress website is accessible from the Risk MAP webpage, <http://www.fema.gov/risk-mapping-assessment-planning> or by accessing the site directly at <http://riskmapprogress.msc.fema.gov>.

Building on the reporting tools and reports developed during Flood Map Modernization (Map Mod) to track program progress, FEMA has enhanced the reporting mechanisms to account for new Risk MAP projects. Traditionally, project types and investments were displayed through static maps and tables with the annual Progress Report and Production Plan. In an effort to improve access and usability, as well as to include Risk MAP projects, the Risk MAP Progress Website was developed. It provides stakeholders an interactive and geospatial means to retrieve information related to Risk MAP and Map Mod projects.

The Risk MAP Progress Website displays projects that have been funded across the Nation and provides users with the ability to drill down to a specific Region, State, or County. Users may filter and export data by the Fiscal Year (FY) a project was funded or by specific project types, which include watershed, coastal, levee, other riverine, and elevation projects. The project data shown within the website is updated after each FY quarter. For more information, please see the user guide available from the Help button on the Risk MAP Progress Website toolbar.



Risk MAP Vision

Deliver quality data that increases public awareness and leads to action that reduces risk to life and property.

What is the Risk MAP Progress Website?

An interactive geoportal that was developed to provide transparency and communicate FEMA's investments towards achieving its vision and goals for Risk MAP.

Where can I find the Risk MAP Progress Website?

riskmapprogress.msc.fema.gov

What information does the Risk MAP Progress Website provide?

Risk MAP projects are displayed by type across the Nation, with the ability to drill down to a specific Region, State or County. The project types displayed include:

- Watershed,
- Coastal,
- Levee,
- Other riverine, and
- Elevation projects.

Additional project summary information is also available, such as, project name and the FY of preliminary and effective map issuance.

Who can use the Risk MAP Progress Website?

The Risk MAP Progress Website is publicly available and can be used by anyone.

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Easily Accessible

The Risk MAP Progress Website can be accessed two ways through <http://www.fema.gov/risk-mapping-assessment-planning> or directly at <http://riskmapprogress.msc.fema.gov>. There are no access restrictions to the site, so it is easily accessible to the whole community, including all those interested in obtaining information on project progress.

Key Features

For more information, please access the Help Text made available wherever the Help Icon is located.

The Risk MAP Progress Website builds upon past progress reporting by combining data with the interactive functionality of a geographic information system (GIS), resulting in dynamic reporting. Users can control what they see on the map graphic and the data shown in tables. Key features include:

- The **Legend** lists the Risk MAP project layers (watershed, levee, coastal, and other riverine) and Map Mod project layers (ongoing, preliminary, effective, and not planned) available for display. In addition, layers are also available to display elevation data collected by FEMA and the Nation's watersheds, counties, and Congressional districts.
- **Filters** appear within the Risk MAP Progress Report toolbar and allow the user to filter by FEMA Region, State, County, and Fiscal Year Funded.
- The **map**, fills the webpage and displays geospatial project footprints based on the selections made in the table of contents and filters.
- When a user clicks on a project footprint, data for that project will appear in a **Project Summary**.
- Based on the filtered criteria, **Project Detail** tabs populate project information in a tabular format.
- Data can also be exported using the **Excel** button on the toolbar is based on filtered selections and can be saved, emailed, and/or printed.
- A **report** can be created from the **PDF** button located on the toolbar. The report is based on filtered selections and can be saved, emailed, and/or printed.

Risk MAP Progress Website
<http://riskmapprogress.msc.fema.gov>

Benefits

- Informs public stakeholders of Risk MAP projects.
- Facilitates collaboration.
- Allows end users to interactively access data of specific interest to them.
- Streamlines and integrates data, resulting in more efficient reporting.
- Utilizes existing data sources.

Automated Process

Past reporting efforts relied on manual processes that required significant data validation efforts. The Risk MAP Progress Website pulls data directly from authoritative sources of information and efficiently provides project information on Risk MAP investments.

Quarterly Data Updates

Progress reporting has historically been provided on an annual basis. Since the Risk MAP Progress Website uses an automated approach to gathering data, updates will be more efficient. The website will be updated with new data on a quarterly basis by FY (October 1 – September 30). This will allow stakeholders to view new projects funded throughout the FY, as well as updated project information.

User Feedback/Room for Growth

FEMA will continue to improve the Risk MAP Progress Website and will utilize user feedback and recommendation as input to any future enhancements. Please email FEMAMapSpecialist@riskmapcdfs.com with comments or suggestions.



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Fact Sheet

FY 2014 Flood Mitigation Assistance (FMA) Grant Program

Overview

As appropriated by the *Department of Homeland Security Appropriations Act, 2014* (Public Law 113-76); the Fiscal Year (FY) 2014 Flood Mitigation Assistance (FMA) Grant Program provides resources to assist states, tribal governments, territories and local communities in their efforts to reduce or eliminate the risk of repetitive flood damage to buildings and structures insurable under the National Flood Insurance Program (NFIP) as authorized by the National Flood Insurance Act of 1968, as amended.

In Fiscal Year 2014, \$89,000,000 is available to assist States, Tribal, Territorial and local governments reduce or eliminate claims under the National Flood Insurance Program (NFIP).

The FMA Grant Program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 with the goal of reducing or eliminating claims under the NFIP.

Consistent with Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141), the FMA Grant Program changed in FY 2013 to allow more federal funds for properties with repetitive flood claims and severe repetitive loss properties, and the Repetitive Flood Claims and Severe Repetitive Loss Grant Programs were eliminated.

The Hazard Mitigation Assistance (HMA) Unified Guidance applies to the FY 2014 FMA application cycle. Applicants are encouraged to review the guidance for detailed information regarding eligibility and to contact their FEMA Regional Office for additional information.

Funding

In FY 2014, the total amount of funds distributed under the FY 2014 FMA will be \$89,000,000.

The FMA program funds will be distributed on a competitive basis.

Eligibility

All 50 States, the District of Columbia, federally recognized tribal governments, American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands are eligible to apply for FY 2014 FMA Program funds.

Local governments are considered sub-applicants and must apply to their applicant state/territory.

Either the state emergency management agency (EMA) or the office that has primary floodplain management responsibility is eligible to apply directly to FEMA for FMA program funds; however, only one application will be accepted from each state, tribe or territory.

Funding Guidelines

The maximum federal share for FMA sub-applications per 42 U.S.C. 4104c is as follows:

- \$50,000 for state plans
- \$25,000 for local plans

Additionally, a maximum 10 percent of grant funds awarded can be used by the state EMA for management costs, and a maximum of 5 percent of grant funds awarded can be used by the local EMA for management costs. For more information, please see the FY 2014 Funding Opportunity Announcement.

The period of performance for the FMA program begins with the opening of the application period and ends no later than 36 months from the award date.

Key FY 2014 FMA Changes

- FEMA added the mitigation of repetitive loss properties as an agency priority for FY 2014.

Application Process and Evaluation Criteria

Applications and sub-applications for FMA must be submitted via the Mitigation eGrants system on the FEMA Grants Portal: <https://portal.fema.gov>. If a subapplicant does not use the eGrants system, then the applicant must enter the paper sub-application(s) into the eGrants system on the sub-applicant's behalf.

FMA applications will undergo a complete eligibility review within their respective FEMA Region. FEMA Regions will review planning and project sub-applications plus one management cost subapplication submitted by each applicant through the Mitigation eGrants system to ensure compliance with the HMA Guidance, including eligibility of the applicant and sub-applicant; eligibility of proposed activities and costs; completeness of the sub-application and eligibility and availability of non-federal cost share.

FEMA will perform a Technical Review for the project sub-applications from each eligible Applicant focusing on two areas: (1) Benefit-Cost Analysis; and (2) Engineering Feasibility.

FEMA will select eligible planning and project sub-applications in order of the agency's priorities for the FY 2014 FMA grant program:

- 1st priority: Mitigation planning sub-applications consistent with 44 CFR Part 201 up to a maximum of \$100,000 federal share per applicant
- 2nd priority: Mitigation project sub-applications that mitigate Severe Repetitive Loss (SRL) properties.
- 3rd priority: Mitigation project sub-applications that mitigate Repetitive Loss (RL) properties.